

February 8, 2009

United States Bankruptcy Court
One Bowling Green
New York, NY 10004

Attn: Judge Robert D. Drain

Ref:
Delphi Corp Case # 05-44481 filed October 5, 2005
Document # 14705 to cancel OPEB (health insurance benefits) for all retirees

Dear Judge Drain:

This letter is to express my concerns with **Document #14705** filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

Please note that this letter is an **OBJECTION** to that document and file it as a motion to object to Document #14705.

This document was filed with no previous warning to any of the retirees of Delphi Corporation and was only made known to us via letter on February 5, 2009 and gave us a mere twelve days to file our objections.

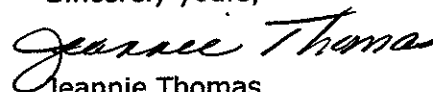
Many of the 2008 retirees of Delphi were retired **BY** the company and **NOT** by the choice of the employee. We were given no decision to make, just told we would be retiring on a specific date. We had little time to prepare for retirement, and little time to adjust our current standard of living to a 40% reduction in income. Now they plan to take away our health care and life insurance coverage they promised us for retirement which will cause financial hardship for every retiree. This will have a huge impact not only on the retirees, but also on the community we live in. By retiring me early the company acknowledged that I fulfilled my retirement requirement by working 36 years, **why are they allowed to change the pension package 2 months after they forced me to retire?**

With the current state of the economy, retirees who saved for retirement in their Stock Savings Plans, have lost almost 40% of their savings. This coupled with the loss of health care benefits will have a crippling effect on the daily lives of every retiree of Delphi Corporation under the age of 65. My current monthly health care contribution is \$70.00 per month, to maintain the same coverage the company provided me for 36 years will now cost me \$1,322.00 per month. On top of this will be my cost to maintain my life insurance, dental and eye coverage plans that the company promised for my retirement.

It is my belief that there are other ways to restructure the company and still retain health care for retirees. Why not renegotiate the fees with the health care carrier? Delphi requested this "permanent" change to their pension program; however, they requested a "temporary suspension" of benefits for their executives. Currently, health care benefits are scheduled to stop at age of 65 for all retirees; most people are at least 58 years old when they retire. This cost is a decreasing cost to the company over a 7 year period as each of us reaches that 65 age milestone. This change is unfair to those already retired and under age 65 as well as those within 3 years of retirement. **We have no time to plan and budget this large expense into our retirement budget.**

Please REJECT this motion on the behalf of the retirees under age 65.

Sincerely yours,


Jeannie Thomas
4484 East 350 South
Bringhurst, IN 46913